

Information to identify the case:

Debtor 1	<u>Keri A Burgwin</u>	Social Security number or ITIN	xxx-xx-9800
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-23000-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Keri A Burgwin

11/13/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Keri A Burgwin
Debtor

Case No. 18-23000-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 13, 2023

User: auto
Form ID: 3180W

Page 1 of 5
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2023:

Recip ID	Recipient Name and Address
db	+ Keri A Burgwin, 743 Horton St, Clairton, PA 15025-1321
cr	+ Clairton City & Clairton City School District, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
cr	+ Clairton City School District, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
cr	+ Clairton School District, 501 Waddell Avenue, Clairton, PA 15025-1597
cr	+ Ditech Financial LLC, PO Box 0049, Palatine, IL 60055-0001
cr	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, as, Hill Wallack LLP, 21 Roszel Road, P.O. Box 5226, Princeton, NJ 08543-5226
14931319	+ City of Clairton & Clairton City School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14931326	+ Clairton City School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14900009	+ Clairton School District, C/O McGrail & Associates, 1714 Lincoln Way, McKeesport, PA 15131-1716
14900010	+ Clariton City, C/O Keystone Collectors, 546 Wendel Road, Irwin, PA 15642-7539
14888357	+ Coll Svc Ctr, 250 Mt Lebanon Blvd, Pittsburgh, PA 15234-1252
14888363	+ Dpt Treasury, 3700 East West Highway, Hyattsville, MD 20782-2092
14939659	+ Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
14888369	+ Pitt Ctr Fcu, P.o. Box 9727, Pittsburgh, PA 15229-0727
14927004	The Bank of New York Mellon Trust Company, N.A., c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 14 2023 08:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 14 2023 03:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 14 2023 08:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 14 2023 03:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: kborkley@bernsteinlaw.com	Nov 14 2023 03:54:00	Duquesne Light Company, c/o Bernstein-Borkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

District/off: 0315-2

User: auto

Page 2 of 5

Date Rcvd: Nov 13, 2023

Form ID: 3180W

Total Noticed: 57

14892482	EDI: PHINAMERI.COM	Nov 14 2023 08:42:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14919843	+ EDI: CINGMIDLAND.COM	Nov 14 2023 08:42:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14916369	EDI: ATLASACQU	Nov 14 2023 08:42:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
14888353	+ Email/Text: bncnotifications@pheaa.org	Nov 14 2023 03:53:00	Aes/pheaa-keycon, Pob 61047, Harrisburg, PA 17106-1047
14888354	+ Email/Text: bncnotifications@pheaa.org	Nov 14 2023 03:53:00	Aes/pheaafrn, Po Box 61047, Harrisburg, PA 17106-1047
14924343	Email/PDF: resurgentbknofications@resurgent.com	Nov 14 2023 04:09:01	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14888355	Email/Text: bankruptcies.notifications@bcu.org	Nov 14 2023 03:54:00	Baxter Credit Union, 340 N Milwaukee Ave, Vernon Hills, IL 60061
14934605	+ EDI: TCISOLUTIONS.COM	Nov 14 2023 08:42:00	Bank of Missouri, PO Box 89725, Sioux Falls, SD 57109-9725
14900008	+ EDI: CAPITALONE.COM	Nov 14 2023 08:42:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14888356	+ Email/Text: bankruptcy@jdbyrider.com	Nov 14 2023 03:54:00	Cnac - In101, 12802 Hamilton Crossing, Carmel, IN 46032-5424
14888358	+ Email/Text: bankruptcy@consumerportfolio.com	Nov 14 2023 03:54:00	Consumer Portfolio Svc, Po Box 57071, Irvine, CA 92619-7071
14888359	+ EDI: CCS.COM	Nov 14 2023 08:42:00	Credit Coll, 725 Canton St, Norwood, MA 02062-2679
14888360	+ EDI: CCS.COM	Nov 14 2023 08:42:00	Credit Collection Serv, 725 Canton St, Norwood, MA 02062-2679
14888361	+ Email/PDF: creditonebknofications@resurgent.com	Nov 14 2023 04:08:28	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14920911	EDI: DIRECTV.COM	Nov 14 2023 08:42:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
14888362	+ EDI: DCI.COM	Nov 14 2023 08:42:00	Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
15029252	Email/Text: ECMCBKNotices@ecmc.org	Nov 14 2023 03:53:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
14888364	+ Email/Text: bknotice@ercbpo.com	Nov 14 2023 03:54:00	Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14888365	+ EDI: AMINFOFP.COM	Nov 14 2023 08:42:00	Fst Premier, 601 S Minnesota Ave, Sioux Falls, SD 57104-4824
14888366	+ EDI: PHINAMERI.COM	Nov 14 2023 08:42:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14920806	Email/PDF: resurgentbknofications@resurgent.com	Nov 14 2023 04:09:02	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14888367	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 14 2023 04:08:27	Merrick Bk, Po Box 9201, Old Bethpage, NY 11804-9001
14900023	+ Email/Text: bk@microf.com	Nov 14 2023 03:54:00	Microf, PO Box 70085, Albany, GA 31708-0085
15229868	Email/Text: mtgbk@shellpointmtg.com	Nov 14 2023 03:53:00	NewRez LLC d/b/a Shellpoint Mortgage

District/off: 0315-2

User: auto

Page 3 of 5

Date Rcvd: Nov 13, 2023

Form ID: 3180W

Total Noticed: 57

			Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14914179	+ EDI: JEFFERSONCAP.COM	Nov 14 2023 08:42:00	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14888368	+ Email/Text: bnc@nordstrom.com	Nov 14 2023 03:53:45	Nordstrom/td Bank Usa, 13531 E Caley Ave, Englewood, CO 80111-6504
14913115	Email/Text: perituspendrick@perituservices.com	Nov 14 2023 03:53:00	Pendrick Capital Partners II, LLC, PO BOX 141419, IRVING, TX 75014-1419
14904731	+ Email/Text: bncnotifications@pheaa.org	Nov 14 2023 03:53:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14888830	+ EDI: RECOVERYCORP.COM	Nov 14 2023 08:42:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14888370	+ EDI: PRA.COM	Nov 14 2023 08:42:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14913364	+ EDI: JEFFERSONCAP.COM	Nov 14 2023 08:42:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14888371	^ MEBN	Nov 14 2023 03:49:49	Receivable Management, 240 Emery St, Bethlehem, PA 18015-1980
14900030	EDI: AISSPRINT	Nov 14 2023 08:42:00	Sprint, PO Box 7949, Overland Park, KS 66207
14888372	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Nov 14 2023 03:53:00	Salute, Pob 105555, Atlanta, GA 30348-5555
14888373	+ Email/Text: cs@securitycreditservicesllc.com	Nov 14 2023 03:53:00	Security Credit Servic, 2653 W Oxford Loop, Oxford, MS 38655-5442
14888374	+ EDI: RMSC.COM	Nov 14 2023 08:42:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14888375	+ EDI: TCISOLUTIONS.COM	Nov 14 2023 08:42:00	Tbom/total Crd, 5109 S Broadband Ln, Sioux Falls, SD 57108-2208
14888376	+ Email/Text: BCN@timepayment.com	Nov 14 2023 03:54:00	Timepayment Corp, 1600 District Ave Ste 20, Burlington, MA 01803-5076
14888377	+ EDI: VERIZONCOMB.COM	Nov 14 2023 08:42:00	Verizon, Po Box 650584, Dallas, TX 75265-0584
TOTAL: 44			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ditech Financial LLC as servicer for The Bank of N
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr		The Bank of New York Mellon Trust Company, N.A.,
cr	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14900006	*+	Aes/pheaafrn, Po Box 61047, Harrisburg, PA 17106-1047
14900007	*P++	BAXTER CREDIT UNION, COLLECTION DEPARTMENT, PO BOX 8133, VERNON HILLS IL 60061-8133, address filed with court:, Baxter Credit Union, 340 N Milwaukee Ave, Vernon Hills, IL 60061
14900011	*+	Cnac - In101, 12802 Hamilton Crossing, Carmel, IN 46032-5424
14900012	*+	Coll Svc Ctr, 250 Mt Lebanon Blvd, Pittsburgh, PA 15234-1252
14900013	*+	Consumer Portfolio Svc, Po Box 57071, Irvine, CA 92619-7071
14900014	*+	Credit Coll, 725 Canton St, Norwood, MA 02062-2679
14900015	*+	Credit Collection Serv, 725 Canton St, Norwood, MA 02062-2679
14900016	*+	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14900018	*+	Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
14900019	*+	Dpt Treasury, 3700 East West Highway, Hyattsville, MD 20782-2092
14900020	*+	Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412

District/off: 0315-2

User: auto

Page 4 of 5

Date Rcvd: Nov 13, 2023

Form ID: 3180W

Total Noticed: 57

14900021	*+	Fst Premier, 601 S Minnesota Ave, Sioux Falls, SD 57104-4824
14900022	*+	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14900024	*+	Nordstrom/td Bank Usa, 13531 E Caley Ave, Englewood, CO 80111-6504
14900025	*+	Pitt Ctr Fcu, P.o. Box 9727, Pittsburgh, PA 15229-0727
14900026	*+	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14900027	*+	Receivable Management, 240 Emery St, Bethlehem, PA 18015-1980
14900028	*+	Salute, Pob 105555, Atlanta, GA 30348-5555
14900029	*+	Security Credit Servic, 2653 W Oxford Loop, Oxford, MS 38655-5442
14900031	*+	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14900032	*+	Tbom/total Crd, 5109 S Broadband Ln, Sioux Falls, SD 57108-2208
14900033	*+	Timepayment Corp, 1600 District Ave Ste 20, Burlington, MA 01803-5076
14900034	*+	Verizon, Po Box 650584, Dallas, TX 75265-0584
14900017	##+	Ditech, PO Box 979282, Miami, FL 33197-9282

TOTAL: 3 Undeliverable, 25 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Ditech Financial LLC as servicer for The Bank of New York Mellon Trust Company N.A., as Indenture Trustee of the GMACM bnicholas@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for The Bank of New York Mellon Trust Company, N.A., fka The Bank of New York Trust Company, N.A., as Trustee for GMACM Home Equity Loan Tru eholdren@hillwallack.com, eholdren@ecf.courtdrive.com;hwbknj@hillwallack.com
Elizabeth K. Holdren	on behalf of Creditor The Bank of New York Mellon Trust Company N.A., fka The Bank of New York Trust Company, NA., as Trustee for GMACM Home Equity Loan Trust 2006-HE5 eholdren@hillwallack.com, eholdren@ecf.courtdrive.com;hwbknj@hillwallack.com
Jeffrey R. Hunt	on behalf of Creditor Clairton City School District jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Clairton City & Clairton City School District jhunt@grblaw.com
Kaitlin Shire	on behalf of Creditor The Bank of New York Mellon Trust Company N.A., fka The Bank of New York Trust Company, NA., as Trustee for GMACM Home Equity Loan Trust 2006-HE5 kshire@hillwallack.com, lharkins@ecf.courtdrive.com;hwbknj@hillwallack.com;aemberger@ecf.courtdrive.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Lawrence W. Willis	on behalf of Debtor Keri A Burgwin ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com

Office of the United States Trustee

District/off: 0315-2

User: auto

Page 5 of 5

Date Rcvd: Nov 13, 2023

Form ID: 3180W

Total Noticed: 57

ustpreion03.pi.ecf@usdoj.gov

Patricia Liptak McGrail

on behalf of Creditor Clairton School District pmcgrail@plmoffice.com tpontia@plmoffice.com;lkurka@plmoffice.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 11